

PATENT APPLICATION
ELECTRONIC GIFT GREETING

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ELECTRONIC GIFT GREETING

This application claims the benefit of US Patent No. 09/737,912 and US Provisional Patent Application No. 60/256,127, both filed on December 15, 2000.

BACKGROUND OF THE INVENTION

5 This invention relates in general to greeting cards and, more specifically, to electronic greeting cards.

 Electronic greeting cards (eCards) are analogous to paper greeting cards, but are available only on computers in electronic form. These eCards are available from web sites such as BlueMountain.com™. An eCard is usually sent by an e-mail message
10 that invites the recipient to execute a program or applet that displays a greeting that could be animated or could include a personalized message.

 With paper greeting cards, the sender may accompany the card with a gift commensurate with the occasion as is customary in some cultures. It is known to also include cash, a check or gift certificate along with the paper greeting card to serve as the
15 gift. Electronic greeting cards provide no mechanism for including a gift with the card.

BRIEF DESCRIPTION OF THE DRAWINGS

 The present invention is described in conjunction with the appended
figures:

 FIG. 1 is a block diagram of an embodiment of an on-line greeting and gift
20 system;

 FIG. 2 is a block diagram of an embodiment of an online money transfer system;

 FIG. 3 is a block diagram of an embodiment of a payment enabler;

 FIG. 4 is a block diagram of an embodiment of an electronic greeting card
25 site;

 FIG. 5 is a block diagram of an embodiment of an agent location; and

 FIG. 6 is a flow diagram of an embodiment of a process for sending an electronic greeting card (eCard) that may include an electronic gift;

 FIG. 7 is a flow diagram of an embodiment of a process for paying-in
30 money to the payment enabler;

FIG. 8 is a flow diagram of an embodiment of a process for paying-out the electronic gift from the payment enabler;

FIG. 9 is a flow diagram of an embodiment of a process for configuring a user with an account for the online money transfer system;

FIG. 10 is a flow diagram of an embodiment of a process for transferring money from the sender to the receiver; and

FIGS. 11A and 11B are a flow diagram of an embodiment of a process for moving money out of a stored value fund for a receiver.

In the appended figures, similar components and/or features may have the same reference label. Further, various components of the same type may be distinguished by following the reference label by a dash and a second label that distinguishes among the similar components. If only the first reference label is used in the specification, the description is applicable to any one of the similar components having the same first reference label irrespective of the second reference label.

DESCRIPTION OF THE SPECIFIC EMBODIMENTS

The ensuing description provides preferred exemplary embodiment(s) only, and is not intended to limit the scope, applicability or configuration of the invention. Rather, the ensuing description of the preferred exemplary embodiment(s) will provide those skilled in the art with an enabling description for implementing a preferred exemplary embodiment of the invention. It being understood that various changes may be made in the function and arrangement of elements without departing from the spirit and scope of the invention as set forth in the appended claims.

The present invention provides an apparatus and method for embedding electronic gifts in electronic greeting cards (eCards). A sender of the eCard can select the electronic gift during the eCard creation process. The receiver redeems the electronic gift after receiving it in the card. Electronic gifts could include a credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid credit or debit card, a prepaid phone card, promotional points, airline mileage credits, a gift certificate for one or more retailers, and a separately delivered negotiable instrument. The prepaid credit or debit cards are backed by a credit card company and are usable like a credit card for purchases up to a specified amount. For example, a \$50 MasterCard™ prepaid credit card could be issued that is good for any goods or services offered by a merchant that accepts MasterCard™ until the \$50 credit is spent.

Referring first to FIG. 1, a block diagram of an embodiment of an on-line greeting and gift system 100 is shown. Included in the system 100 are an eCard site 140, an online money transfer system 190, a sender 110, and a receiver 130. Respective computers 120 interface the sender 110 and receiver 130 to the Internet 150 or other wide area network such that they can interact with the eCard site 140 and the money transfer system 190. Money handlers 160, a payment enabler 170 and user interfaces 180 make up the money transfer system 190.

The eCard site 140 is a web site on the Internet 150 and may include servers and other computers as is well known in the art. The sender 110 points their browser to the eCard site 140 to choose an eCard to send to the receiver 130. Although this embodiment shows the eCard site 140 being separate from the money transfer system 190, other embodiments could combine these into the same location or spread portions among any number of locations.

The transfer system 190 works in concert with the eCard site 140 to provide the electronic gift for embedding in the eCard. Also, the receiver 130 may interact with the transfer system 190 to payout the electronic gift. In some cases, the sender 110 chooses a type of electronic gift that does not require the receiver 130 to interact with the transfer system 190, such as with a gift certificate. Money handlers 160 are used to pay in money used for the electronic gift or payout gifts of money. The user interfaces 180 provide a variety of ways for the sender and receiver 110, 130 to interact with the transfer system 190.

With reference to FIG. 2, a block diagram of an embodiment of an online money transfer system 190 is shown. In this embodiment, six handlers 160 and five user interfaces 180 are shown. Other embodiments could have more or less handlers 160 and interfaces 180. Each of the handlers 160 allows a sender or receiver 110, 130 to add and/or remove money from the payment enabler 170. Normally, the receiver 130 can choose the handler 160, but in some circumstances, the sender 110 can choose the handler 160. For example, the sender may specify a particular gift certificate handler 160-6 that only allows the certificate to be used at a particular store for merchandise and/or services. The user interfaces 180 allow interaction with the payment enabler 170 to transfer money to and from a stored value fund.

The promotion handler 160-1 allows adding and removing money in a form other than legal tender or negotiable instrument. Examples include airline mileage programs, prepaid phone cards. For example, a user could use money in their stored

value fund to purchase airline miles with an airline mileage handler 160-1. A conversion rate would be applied to convert the money to mileage credit. The promotion handler 160-1 may need special information from the payment enabler 170, such as the user's promotion account number, etc. Some of the interfaces 180 used to gain access to the payment enabler 170 could be used to also gain access to the eCard site 140 to allow ordering a eCard with an embedded gift where a computer 120 may not be readily available to the sender 110.

The credit and debit card handlers 160-2, 160-3 behave largely the same. Both can be used to add money into the payment enabler 170. In other embodiments, these handlers 160-2, 160-3 can also be used to remove money from the payment enabler 170 also, for example, to purchase a prepaid credit/debit card, to pay down a balance on a credit card, or to add credit to a bank account associated with a debit card. To use these handlers 160-2, 160-3, the payment enabler 170 stores the information for receiving money from credit or debit cards in the conventional way, such as the account number, expiration date, name, and/or PIN. Similar information may be used when paying-out money to a credit/debit card.

The bank handler 160-4 allows electronic funds transfer (EFT) of money to a bank account of the user. The user enters the account number and routing information into the payment enabler 170 with a user interface 180 to facilitate adding and removing of money from the payment enabler with this handler 160-4. In one embodiment, an automated teller machine (ATM) could incorporate the bank handler 160-4 along with an ATM interface 180-1 to allow adding and removing funds along with interfacing with the payment enabler 170. Another embodiment uses a bank handler 160-4 branch location as an agent interface 180-4 for interacting with the payment enabler 170. Some embodiments could wire money into a bank account of the user instead of an EFT.

The agent handler 160-5 typically corresponds to an agent location 500 that may wire money, print money orders and/or cash checks. Money may be sent to the agent handler 160-5, whereafter the user is issued cash or a negotiable instrument for that money. Money can be added to the system 100 by the agent handler 160-5 also. For example, the user may give cash to the agent who enters a credit into the payment enabler. The user could further specify to the agent a receiver who should get the money. An agent interface 180-4 at the agent location 500 is used by the agent to indicate to the payment enabler 170 that the money has been received from or by the user. Through an

agent handler 160-5 a sender 110 could use the online money transfer system 100 without any knowledge of computers or without any debit/credit card or bank account.

Gift certificates are dispensed through one or more gift certificate handlers 160-6. The gift certificate can be limited to merchandise and/or services from a single store or a group of stores. In some cases, the gift certificate is used only online by entering a code provided to the receiver or could be printed for use in a bricks and mortar store. Cash equivalents such as Flooz™, formerly available from Flooz.com, could also be provided to the receiver 130.

As briefly discussed above, the ATM interface 180-1 allows interaction with the payment enabler 170. The user may 110, 130 or may not have an affiliation with the ATM that is used to interface with the payment enabler 170. Under this circumstance, the owner of the ATM may charge the user a fee for this service. The user 110, 130 can receive cash or deposit cash if the ATM is coupled to a bank handler 160-4. In any event, the ATM interface 180-1 can be used to interface with the payment enabler 170 in the same way a user 110, 130 may interact through a web browser and computer 120 with the payment enabler 170. If the ATM has a magnetic stripe or smart card reader, this could be used by to avoid entering credit or debit card information manually for the payment enabler 170.

A kiosk interface 180-2 allows a user to interact with the payment enabler 170, but typically does not allow adding or removing cash. The kiosk interface 180-2 may be a browser terminal available for general use. Some embodiments may include a check or money order printer for removing money from the system 100. The kiosk interface 180-2 could be in an agent location 500 and linked to the other systems in the agent location 500 such that a payout could be provided by other systems in the agent location 500.

An Internet interface 180-3 is typically implemented through a web browser. The browser downloads web pages from the payment enabler 170. The Internet interface could be hosted by the computer 120 of the user. Some embodiments could host the Internet interface on a portable device such as a wireless phone or personal digital assistant (PDA). The Internet interface 180-3 may also be used by the ATM, kiosk and agent interfaces 180-1, 180-2, 180-4 in whole or in part. The Internet interface 180-3 uses encryption for the link to the payment enabler 170 in some embodiments.

The agent interface 180-4 allows for specialized interaction by an agent at the agent location 500. Agents typically have special training and offer enhanced services over most interfaces 180 and handlers 160. The agent can move money between senders 110 and receivers 130 at the direction of the user. Also, the agent can pay-in and pay-out money from the transfer system 100. The agent interface 180-4 allows an agent to act on behalf of the user when manipulating the user's account. For security, the user's password or PIN may be entered during this manipulation. Further, the agent may verify the identity of the receiver 130 before disbursing the electronic gift. In one embodiment, a test question is provided by the sender 110 that the receiver 130 must answer before the electronic gift is paid-out.

Interaction with the payment enabler 170 may also be performed over a telephone 140 interfaced to the plain-old telephone system (POTS) 155. The phone interface 180-5 provides voice prompts and recognizes the user's touch-tone or speech recognized input. Enhanced interaction with the phone interface 180-5 could be provided with wireless phones having wireless access protocol (WAP) and/or browser graphical user interfaces (GUIs).

Referring to FIG. 3, a block diagram of an embodiment of a payment enabler 170 is shown. The transfer of money between handlers 160, stored value funds and users 110, 130 is controlled by the payment enabler 170. The payment enabler 170 may be implemented on one or more computers in one or more locations where the various computers communicate over a network. Included in the payment enabler 170 are a payment controller 304, handler interfaces 308, a billing function 312, a messaging function 316, an enabler interface 320, a user database 324, a payment conversion function 328, and an exchange rate database 332.

The payment controller 304 manages operation of the payment enabler 170. The handlers 160 and interfaces 180 along with user information and money conversion tasks are all choreographed by the payment controller 304. The payment controller 304 is interconnected to the other portions of the payment enabler 170 by one or more networks.

The payment conversion function 328 allows converting between disparate forms of money as it is transferred through the transfer system 190. An exchange rate database 332 holds conversion factors that allow determining the proper weight to give one form of money with respect to the others. In one example, the payment conversion function 328 may convert money in U.S. dollars to money in European Union Euros. In

another example, a user may convert money into airline miles of eight miles for every dollar for a promotion handler 160-1. The exchange rate database 332 is updated with conversion rates as often as practical using conventional methods. The conversion rate may accommodate a percentage service fee for the exchange, or instead of a conversion rate, a flat fee could be charged.

A billing function 312 monitors and charges for the services of the payment enabler 170. There may be charges when transferring money, converting money, sending electronic gifts, printing and mailing negotiable instruments, using kiosks, ATMs or agent locations, etc. These charges are normally deducted from a transfer, but other embodiments could charge monthly fees. Some embodiments could recover a fee from the handler 160, for example, a fee could be charged to the gift certificate target store instead of charging the sender 110. The different types of handlers 160 may have different fees associated with them. For example, a credit card may have a three percent charge, but a bank transfer may only have a one percent charge. The sender and/or the receiver can be charged to transfer money between themselves. The transfer in or out of the system 100 may incur a separate charge. The billing function 312 may issue invoices for some users.

There are handler interfaces 308 to support the various handlers 160. Each of these interfaces 308 may support a single handler 160 or a group of handlers. For example, a single interface may perform EFT both to and from all bank handlers 160. When money is sent to or received from a handler 160, the appropriate handler interface 308 passes the money and transfer information to the payment controller. In some embodiments, the cost of the transfer to or from the handler is reported by the handler interface 308 such that the billing function can recover those costs.

Information for the users of the system 100 is stored in the user database 324. This information includes an address book of other users, money credit in the stored value fund, past money transfer information, account number, e-mail addresses, contact information, handler interface information, handler preference information, etc. The money credit is stored in a trust account for the benefit of the user according to the entry in the user database 324 corresponding to that user and interest may or may not be paid on that money credit.

The enabler interface 320 is used by the various interfaces 180 to interact with the user. The enabler interface 320 produces the form web pages and informational web pages to allow the user to create and maintain their account, transfer money, select

electronic gifts, and learn to use the system 100. The appropriate user interface 180 formats and processes the enabler interface information according to the device used to interface with the payment enabler 170. For example, the Internet interface 180-3 takes the information from the enabler interface 320 and formats into hypertext mark-up language (HTML) appropriate for the computer 120 of the user.

A messaging function 316 is used with some configurations to notify the user of certain events. Requests for money are sent by the messaging function 316 along with acknowledgment and billing messages. These messages could be accessed using a web browser, an e-mail program, an instant messaging program, a pager, a WAP enabled device, etc. In some embodiments, the messaging function 316 may issue printed bills for users. The messaging function 316 is also used to communicate with agent locations 500 and with the eCard site 140.

With reference to FIG. 4, a block diagram of an embodiment of an eCard site 140 is shown. The eCard site 140 works in concert with the money transfer system 190 to allow embedding electronic gifts for those senders wishing to include a gift with the eCard. The eCard site includes a site controller 404, a web interface 408, a user database 416, a greeting card database 412, and a payment enabler interface 420.

The site controller 404 manages the functions of the eCard site 140. The web interface 408 allows interaction with information in the greeting card database 412 and user database 416. Both the sender and receiver 110, 130 interact with the web interface 408 to either send or receive the eCard. The possible eCards the sender might select are stored in the greeting card database 412. Any account information on the sender and receiver 110, 130 is stored in the user database 416. The user database 416 also stores the chosen eCard with any customizations for the benefit of the receiver 130. When the receiver provides the e-mailed code to the web interface 408, the eCard is retrieved and displayed. The code is used by the payment enabler to reference the electronic gift chosen by the sender 110. In some embodiments, the code may embed details of the electronic gift or other information.

When the sender or receiver 110, 130 works with the electronic gift function, the web interface hands them off to the transfer system 190. The enabler interface 420 facilitates the communication between the eCard site 140 and the transfer system 190 such that the user 110, 130 is provided with a seamless experience. User information is passed by the payment enabler interface 420 to the messaging function 316

of the transfer system 190. Through that same pathway, information on the selected electronic gift is provided to the eCard site 140.

Referring to FIG. 5, a block diagram of an embodiment of an agent location 500 is shown. Both the agent and kiosk interfaces 180-2, 180-4 are coupled to a wide area network 504 that is coupled to the payment enabler 170. The agent location 500 may be used as an agent money handler 160-5 to accept and disperse money in the form of check, money order, cash, gift certificate, etc.

The kiosk interface 180-2 is primarily intended for users to interact with, and the agent interface 180-4 is primarily intended for agents to interact with. In some embodiments, both interfaces 180-2, 180-4 are used to perform a transfer. For example, the agent may use the agent interface 180-4 to perform the transfer while the kiosk interface 180-2 is used to monitor the agent's actions and enter a password or PIN that is kept secret from the agent. The kiosk interface 180-2 may also be used to perform a complete transfer in circumstances where the user 110, 130 is trained to use the system 100, but does not utilize other interfaces 180 for whatever reason.

The agent interface 180-4 and kiosk interface 180-2 can output a negotiable instrument with a printer 512. Examples of negotiable instruments include money orders, cashiers checks, tellers checks, certified checks, checks, gift certificates, coupons, etc. In some embodiments, each interface 180-2, 180-4 may have a separate printer. The printer 512 may also be used to print receipts and messages related to the transfer of money.

Money can be added to or removed from the system 100 at the agent location 500 with money distribution devices 508, 516, 520. In the conventional manner, cash can be received by the cash register, credit or debit cards and be debited by the card terminal 508, and checks can be confirmed with a check validation terminal 520. Cash can be paid out from the cash register 516 or added to a credit or debit card by the card terminal 508 in a conventional fashion. These money distribution devices 508, 516, 520 all interface with the system 100 by way of the agent interface 180-4 such that pay-outs and pay-ins can be automatically recorded by the payment enabler 170.

With reference to FIG. 6, a flow diagram of an embodiment of a process 600 for sending an eCard that may include an electronic gift is shown. The depicted portion of the process 600 begins in step 604 where the sender 110 interacts with the web interface 408 of the transfer system 190 to select the eCard. In step 608, the sender 110 enters the e-mail address, name, and any customizations to the eCard. These entries are

stored in the user database 416. Where there is no electronic gift enclosed, the eCard is sent in step 624 and read in step 628.

Where the sender decides to include an electronic gift in step 612, processing continues to step 616 where the sender 110 is handed-off to the payment enabler 170. Any user information is passed by the payment enabler interface 420 to the messaging function 316 of the payment enabler 170. This information is used to pre-populate any forms presented to the sender or later to the receiver 110, 130. In step 620, the money is paid into the payment enabler 170 to pay for the electronic gift. If more work is required on the eCard, the sender 110 could be passed back to the eCard site 140.

If the eCard creation process is complete, the eCard is sent by e-mail or other electronic methods to the receiver in step 624. In step 628, the receiver 130 opens the email message and clicks on a link in the e-mail to open a browser window directed at the web interface 408 of the eCard site 140. If an electronic gift is included in the eCard as determined in step 632, an icon or button appears in the eCard that is clicked to direct the receiver 130 to a screen that informs the receiver 130 of the gift. This screen could include another message, information on the electronic gift, advertisements, and/or other information. The screen may give all the information necessary for redeeming the electronic gift. For example, another button may be presented entitled "redeem your gift certificate" that would forward the user to the target merchant(s) for the gift certificate. To verify identity, the target merchant would require the e-mail address for the eCard be used to configure an account. Where money is available from a stored value fund on the payment enabler 170, the receiver 130 is invited to create an account where there is none.

Referring to FIG. 7, a flow diagram of an embodiment of a process 620 for paying-in money to the payment enabler 170 is shown. To pay for the electronic gift, money is transferred from a money handler 160 of the sender 110 to a stored value fund 744 of the receiver 130. The stored value fund may be used only once to pay for the present gift or could be used any number of times by the receiver 130. The stored value fund is identified by the e-mail address of the receiver 130, among other ways. If a fund already exists, it may be used for the present transaction. There are two ways in the process 620 to fund the payment enabler 170. The first starts in step 704 and is done through the Internet 150 or other electronic means and the second starts in step 728 and is done at an agent location 500.

Referring initially to the first way, which starts in step 704, the sender 110 logs into the enabler interface 320 after being handed-off from the eCard site 140. In

some embodiments, the sender 110 may be automatically logged in based upon information from the eCard site 140. Depending on the situation, the sender may or may not need to open an account with the payment enabler 170. Where the sender doesn't need an account for the electronic gift, the sender is said to remain "external" to the transfer system 190. If an account is required as determined in step 708, an account is opened in step 712 if there is none. For external transactions, money handler information is provided in step 716.

An identifier is entered for the receiver in step 720, although this step could be automatically performed with information from the eCard site. The identifier in this embodiment is the e-mail address of the receiver 130, but other identifiers could also be used in other embodiments. In step 724, the sender is given options for the electronic gifts and the prices associated with each. The prices may include any service fees. The money is moved from the specified money handler 160 to the stored value fund of the receiver in step 744.

The second way for the sender 110 to fund the stored value fund of the receiver begins in step 728 where money is given at an agent location 500. The money can be in the form of a credit/debit card, negotiable instrument, cash, etc. If the eCard were already selected online and stored, the agent could access the eCard to add the electronic gift. More typically, the sender would select the eCard at the kiosk interface 180-2 in the retail location 500. The agent is able to pull up the eCard transaction by the identifier of the receiver 130 or other information in step 732. With the provided money, the agent enters the desired electronic gift and the amount associated with it. In step 744, the money is moved to the receiver's stored value fund minus any fees.

With reference to FIG. 8, a flow diagram of an embodiment of a process 636 for paying-out the electronic gift from the payment enabler 170 is shown. This embodiment demonstrates four different payout examples: payment of money to the stored value fund of the receiver, printing of a negotiable instrument for pick-up at an agent location 500, printing and delivery of a negotiable instrument to a specified address, and delivery of a gift certificate with a targeted retailer. The first option allows the receiver 130 to choose the money handler 160, while the latter three options are called external payouts where the money handler 160 is specified by the sender. For example, the sender may specify a gift certificate where the money is limited to merchandise or services from specified retailer(s).

In any event, the depicted portion of the process 636 begins in step 804 where the types of external payouts are separated from the internal payout option. Step 806 is the start of the external payout option where a negotiable instrument is provided to an agent location 500. After clicking on the button or icon in the eCard for the electronic gift a screen is presented with information on the electronic gift, or negotiable instrument in this case. That screen or a subsequent screen allows the receiver to find an agent location 500 that is conveniently located for pick-up of the negotiable instrument. In step 808, that agent location is notified of the negotiable instrument and particulars on the receiver. These particulars may include a way to validate the identity of the receiver. For example, a test question and answer could be used to verify identity. In step 812, the negotiable instrument is printed for the receiver 130 after any verification of identity.

The next external payout option involves mailing out a printed negotiable instrument. In step 816, the sender 110 enters the delivery address for the receiver. The payment enabler 170 decides which money handler 160 to use to print the negotiable instrument. That money handler 160 prints and sends the negotiable instrument in step 820.

In the final external payout option depicted, a gift certificate or store credit is forwarded to the target retailer(s) for the benefit of the receiver 130. In some embodiments, the gift certificate could be redeemable at a number of retailers, such that one of those would only get credit if the receiver 130 spent the gift certificate at the one's store. In step 824, the sender 110 enters the target retailer into the payment enabler 170. The retailer is notified of the issuance of the gift certificate in step 828. In step 830, the credit is paid out to the retailer.

With an internal payout, the receiver 130 is given the equivalent of cash that can be used in a number of ways. When the electronic gift screen is opened from the eCard, the receiver 130 is invited to log into the payment enabler interface 420 in step 836. As indicated in step 840, the receiver 130 can log into an existing account or open a new account in step 712. Once an account is logged into or created, the receiver moves the money out of their stored value fund in step 844.

Referring to FIG. 9, a flow diagram of an embodiment of a process 712 for configuring a user with an account for the online money transfer system 190 is shown. Where the receiver 130 or sender 110 is not external to the system, an account with the payment enabler 170 is created. The depicted portion of the process 712 begins in step 904 where the user 110, 130 enters an e-mail address as the unique identifier for the

account. The user 110, 130 may want to enter any other e-mail addresses that are aliases of the user and that may be used by counter parties to a transaction. Other embodiments could use any unique identifier for the user 110, 130.

Once an e-mail address is given to the payment enabler 170, it is verified.

5 A message is sent to the e-mail address in step 908. A code is provided and an URL such that the user can click on the URL to load a page where the code is entered to verify the e-mail address. In this embodiment, the code is a randomly generated set of alphanumeric characters. Other embodiments could use any number of methods to verify the e-mail address.

10 The user 110, 130 enters contact information in step 912. This contact information could include address, phone number, pager address, instant message address, wireless phone address, contact e-mail address, etc. In step 916, the user enters handler interface information. For example, the user might enter credit card information and bank transfer information. In step 920, the information is verified with the handler
15 160 to the extent possible for that handler 160. In step 924, the process 512 can loop back to step 916 for entering and verifying additional handlers.

In step 928, a default input handler 160 and a default output handler 160 can be chosen for transferring money into and out of the system 100. These two handlers 160 may be different. In step 932, the payment enabler 170 waits for verification at least
20 one of the e-mail addresses before activating the account for sending and receiving money with that e-mail address in step 936.

With reference to FIG. 10, a flow diagram of an embodiment of a process 744 for transferring money from the sender 110 to the receiver 130 is shown. The process 744 describes a transfer between a single sender 110 and a single receiver 130,
25 but a number of these processes 536 could be performed in parallel where there are a number of receivers 130. For example, a corporation could distribute eCards with electronic gifts enclosed to a class of employees or clients. The depicted portion of the process begins in step 1004 where the receiver 130, sender 110 and amount are determined for the money transfer. In step 1012, it is determined if the stored value fund
30 of the sender 110 has enough money to fund the transfer to the receiver 130.

Where there is not sufficient funds in the stored value fund, processing continues to step 1016 to load funds. In step 1016, the default pay-in handler 160 is determined. The information used to transfer money from the handler 160 into the payment enabler 170 is retrieved from the user database 324 in step 1018. The sender

110 may be given an opportunity to change the default pay-in handler 160 for this transaction or for all further transactions. Presuming there are no changes, the default handler 160 is interfaced in step 1020 to transfer the money. If there is no stored value fund for the receiver 130, a temporary fund is created in step 1024. A temporary stored value fund can be used for a single transfer, but the receiver may want to make the temporary fund permanent by opening an account with the payment enabler 170.

Regardless of whether new money is added or whether existing money is used, processing continues to step 1028 from both step 1012 and step 1024. In step 1028, the money is attributed to the receiver's stored value fund to the detriment of the sender's stored value fund in step 1028. In some embodiments, the payment does not originate in the sender's stored value fund, but passes directly from the money handler 160 of the sender 110 to the stored value fund of the receiver 130. In other embodiments, the sender can select a future time that payment is made such that the payment is configured now, but completed at the future time.

Referring to FIGS. 11A and 11B, a flow diagram of an embodiment of a process 844 for moving money out of a stored value fund for a receiver 130 is shown. This embodiment allows paying-out money in at least six different ways, namely, by: pick-up at an agent location 500, exchanging with some promotion, a credit to a debit or credit card, a credit to a bank account, mailing a negotiable instrument, and sending an electronic gift certificate. The depicted portion of the process 844 begins in step 1104 where the default pay-out handler information is retrieved for the receiver 130. In step 1108, a web page is presented that allows the receiver 130 to select a different handler 160 or to change information for the handler 160.

A user may have a number of different currencies of money in their stored value fund. The user may select some or all of the different currencies for paying out. In many cases, the handler 160 only accepts money in a single currency or the user may simply wish to exchange money to another currency. In step 1110, any currency is exchanged. The exchange rate database 332 is queried for the current rate that is applied by the payment conversion function 328.

In step 1112, processing branches in one of six directions depending on the type of handler the user has chosen. The first two directions are depicted on FIG. 11A and the remainder are depicted on FIG. 11B. One branch beginning in step 1116 corresponds to the user visiting an agent location 500 to transfer out money with the assistance of the agent. In step 1116, the user selects an agent location 500 that is

convenient. The user visits the agent location 500 in step 1124 to either use a kiosk interface 180-2 or use the agent. In this embodiment, the user interfaces with the agent who uses the agent interface 180-4 to the payment enabler 170. From the agent interface 180-4, the agent can transfer the money to any handler 160, can print a negotiable instrument or can provide cash to the user. The transfer is recorded by the payment enabler 170 in step 1132.

In another branch that begins in step 1136, a promotion program is chosen as the handler 160-1. Either the promotion handler 160-1 or the exchange rate database 332 can be queried in step 1136 to determine the exchange rate for program credits or points. In step 1140, the conversion rate is presented to the user for approval. Presuming the rate is approved, the promotion credits or points are purchased in step 1144 by interfacing with the promotion handler 160-1. The payout of money to the promotion handler 160-1 is recorded in step 1132.

In yet another branch that begins in step 1148 of FIG. 11B and is labeled “A,” a credit card or debit card is used to transfer out money from the system 100. In step 1148, a credit message is formulated for the card bank. In some embodiments, the identity of the card holder may be further verified by entry of a PIN or other verification method. The card bank is contacted in step 1152 for authorization of the credit. Authorization of the credit is performed in step 1156. The payout is recorded with the payment enabler 170 in step 1132.

In the branch labeled “B,” a bank transfer is used to payout money from the system 100. In step 1160, an EFT message is formulated for the handler bank 160-4. The EFT message is sent to the handler bank 160-4 in step 1164. Receipt of the EFT message is confirmed by the handler interface 308 in step 1168 and the transfer is recorded in step 1132.

In the branch of FIG. 11B labeled “C,” a negotiable instrument is printed and sent to the receiver 130 or some other party. In step 1172, the user enters the delivery address and a name to pay the negotiable instrument to. The user can send the negotiable instrument to herself or a third party. A delivery method for sending the negotiable instrument is chosen in step 1176. In step 1180, the negotiable instrument is printed or otherwise produced and sent. The payout is recorded in the user database in step 1132.

In the last branch of FIG. 11B labeled “D,” a gift certificate is used to payout the credit in the receivers stored value fund. In step 1184, a retailer(s) is chosen as a target for the gift certificate. The retailer is notified in step 1188. In step 1192, the

money is paid-out to the retailer such that a store credit exists for the benefit of the receiver 130 or some other party chosen by the receiver.

While the principles of the invention have been described above in connection with specific apparatuses and methods, it is to be clearly understood that this
5 description is made only by way of example and not as limitation on the scope of the invention.